

**Information to identify the case:**

Debtor 1	<b>Javier Silva</b>			Social Security number or ITIN <b>xxx-xx-2719</b>
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)				EIN <b>-----</b>
	First Name	Middle Name	Last Name	Social Security number or ITIN <b>-----</b>
United States Bankruptcy Court <b>Western District of Texas</b>				EIN <b>-----</b>
Case number: <b>16-10750-tmd</b>				Date case filed for chapter <b>7 6/29/16</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Javier Silva	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1609 Sam Bass Road Round Rock, TX 78681	
<b>4. Debtor's attorney</b> Name and address	John Chivis The Chivis Law Firm Suite 200 18756 Stone Oak Pkwy San Antonio, TX 78258	Contact phone 888.253.7002  Email: <a href="mailto:john@chivislaw.com">john@chivislaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ron Satija P.O. Box 660208 Austin, TX 78766	Contact phone 512-900-8223  Email: <a href="mailto:info@satiatrustee.com">info@satiatrustee.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	903 SAN JACINTO, SUITE 322 AUSTIN, TX 78701-0	Hours open Monday – Friday 8:00 AM – 4:00 PM  Contact phone (512) 916-5237  Date: 6/30/16
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . See Court website for electronic filing information: <a href="http://www.txwb.uscourts.gov">www.txwb.uscourts.gov</a> .		
<b>7. Meeting of creditors</b>	<b>July 28, 2016 at 09:00 AM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Austin Room 1500, Homer Thornberry Bldg., 903 San Jacinto, Austin, TX 78701</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 9/26/16</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Javier Silva  
DebtorCase No. 16-10750-tmd  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0542-1

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 32

Date Rcvd: Jun 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2016.

db +Javier Silva, 1609 Sam Bass Road, Round Rock, TX 78681-2830  
 16818330 +At&t Uverse, 208 S. Akard St, Dallas, TX 75202-4206  
 16818331 +Bridgecrest / Drivetime, 7300 E Hampton Ave, Ste 100, Mesa, AZ 85209-3324  
 16818335 +Citibank North America, 388 Greenwich Street, New York, NY 10013-2375  
 16818336 +Colonial Village @ Sierra Vista, 1111 Southcreek Drive, Round Rock, TX 78664-7163  
 16818338 Dfas-in/debt And Claims, Dept. 3300 Attn, 8899 East 56th Street,  
Indianapolis, IN 46249-3300  
 16818341 +Gc Services, 6330 Gulfton, Houston, TX 77081-1198  
 16818344 M&t Bank, 1 M&t Plaza, Buffalo, NY 14203  
 16818345 +Midland Funding, P.o. Box 939069, San Diego, CA 92193-9069  
 16818346 +Msb Ctrma Processing, 8325 Tuscany Way #4, Austin, TX 78754-4734  
 16818347 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310,  
COLUMBUS OH 43215-2410  
(address filed with court: Nationwide Insurance, One Nationwide Plaza, Columbus, OH 43215)  
One Main Financial, Ntbs-2320 6801 Colwell Blvd, Irving, TX 75039  
 16818350 +Scott & Associates, P.c., 1120 Metrocrest Dr, Ste 100, Carrollton, TX 75006-5862  
 16818353 +Scowden Properties, 10 Chisholm Trail, Round Rock, TX 78681-5043  
 16818355 +Us Department Of Education, 400 Maryland Avenue, Sw, Washington, DC 20202-0001  
 16818356 +Webbank, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: john@chivislaw.com Jul 01 2016 00:08:36 John Chivis, The Chivis Law Firm,  
Suite 200, 18756 Stone Oak Pkwy, San Antonio, TX 78258  
 tr +EDI: FRSATIJA.COM Jun 30 2016 23:48:00 Ron Satija, P.O. Box 660208,  
Austin, TX 78766-7208  
 ust +E-mail/Text: ustpregion07.au.ecf@usdoj.gov Jul 01 2016 00:10:12  
United States Trustee - AU12, United States Trustee, 903 San Jacinto Blvd, Suite 230,  
Austin, TX 78701-2450  
 16818328 +EDI: AAEO.COM Jun 30 2016 23:48:00 Aaron Sales & Lease, 309 E Paces Ferry Rd Ne,  
Atlanta, GA 30305-2367  
 16818329 +EDI: AFNIRECOVERY.COM Jun 30 2016 23:48:00 Afni, Po Box 3097,  
Bloomington, IL 61702-3097  
 16818332 +EDI: CAPITALONE.COM Jun 30 2016 23:48:00 Capital One Bank, 1680 Capital One Drive,  
McLean, VA 22102-3407  
 16818334 +E-mail/Text: kking@checkintocash.com Jul 01 2016 00:11:57 Checks Into Cash,  
201 Keith Street Ste 80, Cleveland, TN 37311-5867  
 16818339 EDI: DIRECTV.COM Jun 30 2016 23:48:00 Directv, 2230 E Imperial Hwy,  
El Segundo, CA 90245  
 16818337 +E-mail/Text: bankruptcynotices@devry.edu Jul 01 2016 00:11:36 Devry University Inc,  
3005 Highland Parkway, Downers Grove, IL 60515-5799  
 16818340 +EDI: BLUESTEM.COM Jun 30 2016 23:48:00 Fingerhut, 7075 Flying Cloud Drive,  
Eden Prairie, MN 55344-3532  
 16818342 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Jul 01 2016 00:10:48 Hunter Warfield,  
4620 Woodland Corporate Blvd., Tampa, FL 33614-2415  
 16818343 +EDI: IIC9.COM Jun 30 2016 23:48:00 Ic System Inc, P.o. Box 64378,  
St. Paul, MN 55164-0378  
 16818348 +EDI: NFCU.COM Jun 30 2016 23:48:00 Navy Federal Credit Union, Po Box 3000,  
Merrifield, VA 22119-3000  
 16818349 +E-mail/Text: electronicbkydocs@nelnet.net Jul 01 2016 00:10:48 Nelnet, P.o. Box 82561,  
Lincoln, NE 68501-2561  
 16818351 +E-mail/Text: bankruptcynotices@pch.com Jul 01 2016 00:09:29 Publishers Clearing House,  
101 Winners Circle, Port Washington, NY 11050-2218  
 16818354 EDI: NEXTEL.COM Jun 30 2016 23:48:00 Sprint, 6200 Sprint Parkway,  
Overland Park, KS 66251

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

16818333 Central Texas Regional Mobility, 3300 N Interstate 35 Frontage Rd #300, 35 Frontage Rd #300  
TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0542-1

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Jun 30, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2016 at the address(es) listed below:

NONE.

TOTAL: 0